

VIRGINIA ASSOCIATION OF VOLUNTEER RESCUE SQUADS, INC.

**DEATH BENEFIT PLAN
CONSTITUTION AND BY-LAWS**

ARTICLE I

NAME: Virginia Association of Volunteer Rescue Squads, Inc. Death Benefit Plan.

ARTICLE II

PURPOSE: The Purpose of the Death Benefit Plan is to render financial aid to the designated beneficiary or estate of any member at time of death who is in good standing as a member of the Death Benefit Plan.

ARTICLE III

MEMBERSHIP: To qualify for membership in the Plan, the person applying shall be a member of the Virginia Association of Volunteer Rescue Squads, Inc. (including individual, sustaining, associate and associate unit members).

ARTICLE IV

BOARD OF DIRECTORS: The President, Vice President, Secretary, Treasurer, Chaplain, and District Vice Presidents of the Virginia Association of Volunteer Rescue Squads, Inc. shall constitute the Board of Directors of the Virginia Association of Volunteer Rescue Squads, Inc. Death Benefit Plan. The Board of Directors shall meet annually at the regular Convention of the Virginia Association of Volunteer Rescue Squads, Inc. The President may call special meetings of the Board of Directors whenever he deems it necessary.

ARTICLE V

OFFICERS DUTIES: The President shall preside at all meetings. The Treasurer will be responsible for making a financial record of all transactions of the Death Benefit Plan and shall make a report of same at any regular or called meeting. Upon receipt of proof of death (Death Certificate) of a member of this Death Benefit Plan, the Treasurer shall pay as soon as practical within ten (10) days to the beneficiaries designated by the deceased member the amounts as specified in these by-laws. Proof of death must be received by VAVRS within one year of the member's actual date of death. The Board shall have the right to waive the time requirements in extraordinary circumstances. Payment excludes death by suicide within the first two years of membership. In the event the designated beneficiary pre-deceases the member of the Death Benefit Plan, the benefit shall be paid to the estate of the deceased member. All checks against funds shall be signed by the President, Vice President, or Treasurer. The Board of Directors has the authority to require a bond of these persons signing checks and handling funds.

ARTICLE VI

DUES: Each member shall pay to the Treasurer three dollars (\$3.00) as the initial payment with the application for membership, and fifty cents (\$.50) upon the death of a member of the Death Benefit Plan.

ARTICLE VII

The President or Captain of each unit shall appoint a member to receive the collections from each Death Benefit Plan member when notified of a member’s death. Individual members shall be responsible for the payment of their own assessments, delinquencies or cancellations. The collector shall forward the collections along with a complete report to the Virginia Association of Volunteer Rescue Squads, Inc. office within a period of thirty days after date of assessment. The unit is responsible for all collections, notifications of members of delinquency or cancellation of membership.

ARTICLE VIII

DISBURSEMENTS:

Section 1: The Officers and Directors shall require the Treasurer to pay the designated beneficiary (or the estate of a deceased member if no beneficiary is named or is living at the time of the member’s death) of a deceased member of the Virginia Association of Volunteer Rescue Squads, Inc. Death Benefit Plan the amount as specified in the following schedule:

Up to 500 members	\$.50 per member
501 to 1000	250.00
1001 to 1200	500.00
1201 to 1300	600.00
1301 to 1500	700.00
1501 to 1750	800.00
1751 to 1900	900.00
1901 to 2000	1,000.00
2001 to 2500	1,100.00
2501 to 3000	1,250.00
3001 to 3500	1,500.00
3501 to 4000	1,750.00
4001 to 4500	2,000.00
4501 to 5000	2,250.00

The benefit payment to a member of the Virginia Association of Volunteer Rescue Squads, Inc. Death Benefit Plan shall be based on the size of membership.

Section 2: No payment to any one beneficiary shall exceed the specified amount as listed in the chart under Section 1. Each member shall participate through only one unit. In no event shall more than one death benefit amount be paid on account of the death of a member.

Section 3: The Death Benefit Plan shall furnish an Association flag for the graveside services or for the family when requested by the deceased member’s family.

ARTICLE IX

DELINQUENTS: Any member who fails to pay within a period of sixty (60) days after the member and/or unit, having been properly notified by letter from the Treasurer, shall forfeit membership in the Death Benefit Plan. To be reinstated, the member will be assessed the initial fee of \$3.00.

ARTICLE X

AMENDMENTS: These rules and By-Laws may be amended by a majority vote at any regular or special meeting of the Board of Directors of the Virginia Association of Volunteer Rescue Squads, Inc. Death Benefit Plan, providing the amendment is presented in writing to the Secretary sixty (60) days preceding the meeting in which the vote is to be taken.

ARTICLE XI

EXPENSES: The membership of the Virginia Association of Volunteer Rescue Squads, Inc. Death Benefit Plan shall finance the necessary expenses incurred in operating this Benefit Plan.

DEATH OF A MEMBER OF THE DEATH BENEFIT PLAN

1. Notify VAVRS State Office when death occurs.
2. A copy of the death certificate. Please do not send original death certificate. Death Certificate copies may be obtained from your funeral home.
3. If you should need to make any changes to your Death Benefit Plan Application (Form A), please submit an Amendment to the Death Benefit Plan (Form B.)
4. If a beneficiary should pre-decease the applicant, a copy of the pre-deceased's death certificate must be submitted to VAVRS before issuing the benefit check to the contingent beneficiary or estate.
5. **APPLICABLE ONLY TO RESCUE SQUAD MEMBERS:** Flag may be obtained from your District Vice President. This flag will go to the family of a deceased member if they wish to have one. No charge for this flag. Flags may be purchased for \$35.00 for your squad from our Office.
6. When transferring a squad member to another squad, please make sure all assessments are paid on them before requesting transfer.